

# Massachusetts Nongroup Health Insurance

Guaranteed Issue Plan Rates for the Period Between December 1, 2004 and November 30, 2005

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield
<b>Fallon Community Health Plan, Inc.</b> 10 Chestnut Street Worcester, MA 01608 1-800-868-5200	HMO Plan	<b>HMO Plan Low Option</b>	\$384.88	\$314.90	\$1,206.65	\$987.26	\$1,300.27	\$1,063.86
			\$265.57	\$217.28	\$832.59	\$681.21	\$897.18	\$734.06
			****Fallon is not available in Springfield; rates listed for Springfield are for Worcester instead. **** NOTE: TWO ADULT RATE IS FOR TWO SEPARATE SINGLE COVERAGES; FAMILY RATE MAY BE MORE. FAMILY RATE IS FOR ONE SINGLE COVERAGE AND ONE ADULT WITH CHILDREN COVERAGE.					

Enhanced Benefits (if any): No copayment for ambulances, ambulatory surgery, immunizations, injections and cardiac rehabilitation; preventive dental for children through age 11; vision services once every 12 months; chiropractic services; evaluation and surgery for TMJ.

Premium by Geographic Area? Yes.

Payment Mode Discount? No, only monthly rates are available.

Only available through associations? No.

2004-2005 Enrollment: May contain up to a 6-month waiting period depending on prior creditable coverage.

<b>The Guardian Life Insurance Company of America</b> 201 Park Avenue New York, NY 10003 1-888-243-6586	Pref Prov Plan	<b>Pref Prov Plan {*}</b>	\$527.51	\$401.83	\$1,506.24	\$1,147.37	\$1,877.10	\$1,429.87
	**** NOTE: COMPANY ONLY OFFERS QUARTERLY PREMIUMS; RATES SHOWN ARE AVERAGE COST PER MONTH FAMILY RATE IS FOR ONE SINGLE COVERAGE AND ONE ADULT WITH CHILDREN COVERAGE.							
			Nantucket	Pittsfield	Nantucket	Pittsfield	Nantucket	Pittsfield
	Medical Plan	<b>Medical Plan {**}</b>	\$546.30	\$495.71	\$1,556.00	\$1,411.93	\$1,943.97	\$1,763.96
{*} Preferred provider plan is not available in Berkshire/Hampshire/Nantucket Counties; Medical Plan is offered instead in these counties.								

Enhanced Benefits (if any): None.

Premium by Geographic Area? Yes.

Payment Mode Discount? No, only quarterly rates are available.

Only available through associations? No.

2004-2005 Enrollment: May contain up to a 6-month pre-existing condition limitation period depending on prior creditable coverage.